

EXHIBIT A

Frank Reed
817 Matlack Drive
Moorestown, NJ 08057
Telephone: (856) 956-6950
Creditor, Pro Se

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re:)	Case No. 12-12020 (MG)
RESIDENTIAL CAPITAL LLC et al.,)	Chapter 11
Debtors.)	Jointly Administered
)	
)	
)	

DECLARATION OF STEVIE WATSON

I, Stevie Watson under penalty of perjury, declare as follows:

1. I am a Realtor who has done a variety of real estate transactions with Frank Reed.
2. My Offices are in Henrico, VA.
3. On June 20, 2012 I prepared an opinion regarding an economic loss Mr. Reed had relating to his property at 9717 Old Dell Trace Richmond, Virginia.
4. That opinion is contained herein below.
5. I stand by my opinion and understand that Mr. Reed's loss may be greater, as he has since lost the property to foreclosure.

06/26/2012 21:04 8047843328

STEVIE WATSON TEAM

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Stevie Watson
Tuckahoe Sales
Long and Foster Real Estate
8804 Patterson Avenue
Richmond, VA 23229-6361

June 20, 2012

Re: Lost Sale Profit for 9717 Old Dell Trace Richmond, Virginia 23238

To Whom It May Concern:

I am Stevie Watson. I am, and continue to be, a successful realtor in the Richmond, Virginia marketplace. Some of my credentials of note are:

- Award-Winning Top-Producer
- Ranked in the TOP 1% of all Realtors in America
- A TOP TEAM for Long and Foster in the Richmond area

(see: published bio attached)

For a number of years now, I have known Frank Reed. During this time, I have known him to purchase, renovate and / or build and sell for a profit both residential and commercial property. I have also participated in several transactions with Mr. Reed as either the buyer's and/or seller's agent.

As a result, I have a first-hand familiarity with Mr. Reed's property located at 9717 Old Dell Trace Richmond, Virginia 23238. This property in particular has even been featured in a published article about "Notable Neighborhoods" in the Richmond, Virginia area, *(see: article attached)*.

Now, I am aware that during 2008 Mr. Reed was in the middle of an extensive expansion and capital renovation of this property. I am also aware that Mr. Reed intended to sell the property for a profit as it had recently appraised for a minimum of \$1,725,000. *(see: appraisal attached)* Unfortunately, Mr. Reed did not finish this project and the market has since drastically declined. The current 100% assessed value of Mr. Reed's property is \$608,400 *(see both: Henrico County Tax Department Value attached and Henrico County valuation methodology indicating 100% market valuation process attached)*.

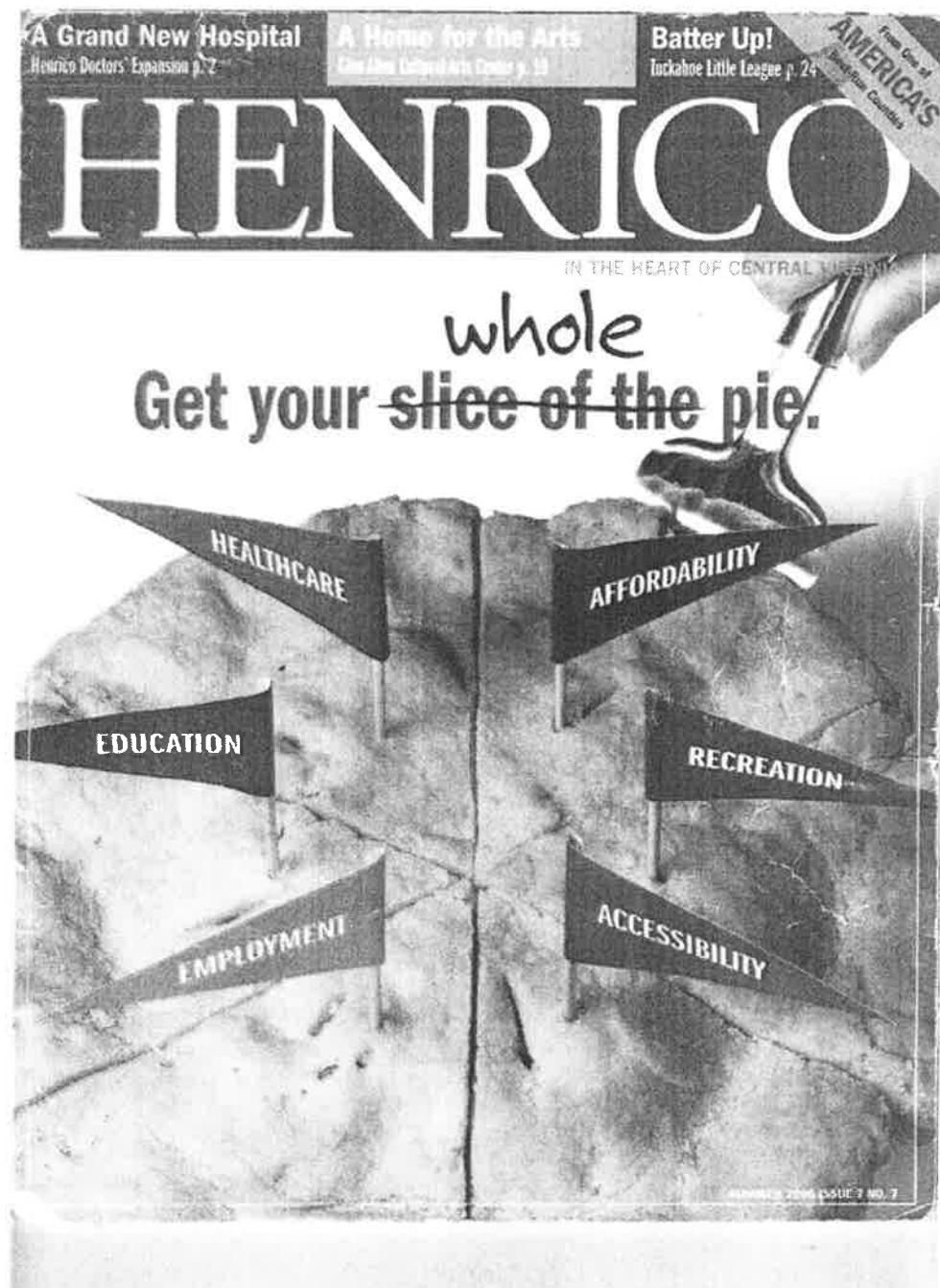
However, if Mr. Reed had finished the work on his house at 9717 Old Dell Trace Richmond, Virginia 23238, and had offered it for sale from June 2008 through the summer of 2009, it is my opinion that the house would have sold for the appraised value of \$1,725,000. Therefore, it is my estimation that Mr. Reed has currently lost a value of at least \$1,116,600.

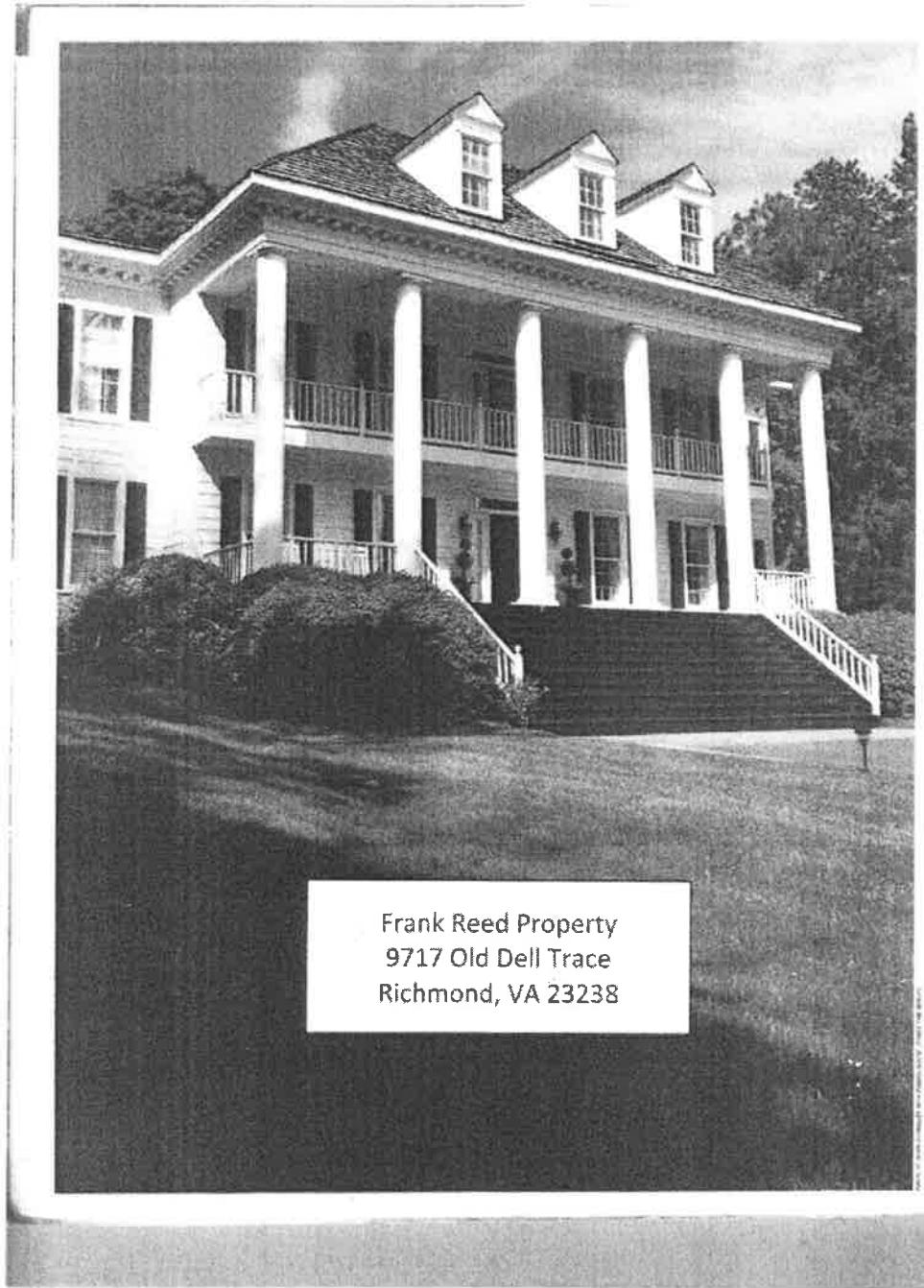
If you have any questions please feel free to contact me.

Sincerely,

Stevie Watson

Stevie Watson
Associate Broker, GRI, RRI
Long and Foster Real Estate, Inc.





NOTABLE NEIGHBORHOODS

*T*HE WORD "NEIGHBORHOOD" COMES FROM THE MIDDLE ENGLISH, NEIGHBOUR, a farmer (bauer) who lived close (migh), and hood, a suffix which denoted one's unique condition or character. Ultimately then, the first neighborhoods developed among people who felt a close affinity for one another, both in terms of shared responsibility and social class. Neighbors looked out for one another, lent a hand, swapped stories, offered solace. Neighborhoods reflected the aspirations of the residents and reinforced the values of their social class in the children who grew up there.

How good it is to find a home that reflects your highest aspirations; how much better to find it in a neighborhood that embraces you, draws you in, makes you and your family better and more involved. In Henrico County, many such neighborhoods beckon.

River River

For many, Richmond, Virginia conjures up images of the Old South: stately homes situated on gracious, tree-lined streets, a slow pace of life where iced tea or a Mint Julep can be savored on a screened porch during a long sleepy afternoon, children playing on broad green lawns under a sultry summer sun. Remarkably, the image lives on in one of Henrico County's oldest neighborhoods.

The River Road corridor, stretching from the Richmond city line at its eastern terminus to Goochland County in the west, charts a course along the James River. Along the way, it encompasses many of Metropolitan Richmond's most prestigious addresses. Drive west on River Road into Henrico County and the first impression you get is "Old Money." These homes are not the cookie-cutter construction of new development, but uniquely personal creations, each situated on a spacious lot with long-established trees and gently manicured plantings. While a few are the definition of ostentatious display, most of the homes along this stretch of road are the model of understated elegance.

HENRICO 28

*Take each kitchen
and roller blade
down the lake
path, tennis play
softball on the
end of the count-
less cul-de-sacs,
new moon pools
scattered on the
sidewalks —
you can't help
but smile.*

MOOSE LAND Starting at \$200,000
in this Walker and Seaverite
designed neighborhood in Windsor on
the James, a new community in Henrico
County, takes a wedge of optimism to
its heart waters.

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WINDSOR ON THE JAMES



As River Road passes the newly redesigned Tuckahoe Course of the Country Club of Virginia, tony shops give way to the ivy-covered homes and stunning campus of the University of Richmond. As you pass Forest Avenue, take a left into the secluded Windsor on the James. The all-brick mansions in this upscale, exclusive neighborhood are meant to impress with cost manicured lawns and Georgian grandeur.

More typical of the homes along River Road, however, is the well-established neighborhood of Mooseland Farms. Every lot is different and every home is unique. The architecture runs from 70s era tri-levels, Dutch Colonials, and traditional Cape Cods to energy-efficient homes with vast walls of windows, and multi storied homes that seem to mold themselves to the terrain. With creative landscaping, homeowners have put to advantage the steeply rolling hills that rise up from the James River, creating shade gardens and terraced lawns. The mood here is gracious living. A long established neighborhood, Mooseland Farms is an area in transition. Long time residents share the streets with young, well-to-do families. The result is a real neighborhood feel.

GRAYSON HILL
Don't want the hassle of a lawn? Prefer to spend your money on the inside of your home than the

outside? Condo living may be for you. In the past five years, the Richmond area has become crazy for luxury condos and townhomes, and Henrico County is helping to scratch that itch. Development has begun in the east end of the County at Rocketts Landing. In the west end, Gamenick Properties is meeting market demand with Grayson Hill.

Situated on 50 acres of prime real estate at the corner of Patterson Ave. and Gaskins Road, Grayson Hill offers five distinct floor plans in a wide range of prices, from the upper \$300s to the \$600s. The brick architecture is reminiscent of traditional 18th century colonial buildings with amenities that are typical of upscale, luxury living: hardwood floors throughout the common areas, granite countertops in the kitchens, and massive master suites.

Grayson Hill is trying hard to create ample open spaces to give the feel of a rambling English country garden to its layout. All of the homes feature 2-car garages, so the property will avoid the look of a parking lot. With a large lake bisecting the planned layout, and a concerted effort to maintain as many of the trees as possible, the developers have tried hard to match the elegance of the landscaping to the elegance of the homes.

The first homes went on sale 4 years ago and response was strong, with deposits on more than 40% of the homes offered in the first phase. Another 19 homes were offered for sale this spring with reservation agreements on another 18. Less than a quarter of the homes have yet been offered for sale. With shopping and dining nearby, easy access to all the major highways, and ample recreation just minutes away, demand is sure to be strong for the remaining homes.

TWIN HICKORY

When new businesses move to town, their employees are understandably concerned. Where will we live? How much will it cost? Are the schools good? Are there good restaurants, nice shops, friendly people? A drive to Henrico County's Twin Hickory development answers all of their questions.

In the far west end of Henrico County, Twin Hickory is a mixed, residential development of

apartments, town homes, affordable single-family homes, and upscale residences. This new development already has the feel of home. Drive down the streets and you know you are in a well-planned community. Most of the houses are brick front, transitorials, and family is the theme. Everywhere you look there are children. Basketball hoops sit the side of the road. Wood-fenced playgrounds dominate many backyards. Frisbees are flying, kids ride bikes and roller blade down the bike path, teens play stickball at the end of the cul-de-sacs and, besides, new mom push strollers on the sidewalks (a new development with sidewalks! — you can't help but smile).

Students in the Twin Hickory zone attend Deep Run High School and its excellent feeder schools. Only in its fourth year, Deep Run has already made a name for itself. It is consistently one of the top scoring schools in Virginia on State Standards of Learning tests. In addition, the school has also already won multiple state championships in athletics.

For recreation, the location can't be beat. Mow theaters, soccer fields, ice skating rink, bowling alleys, driving ranges and a top-rated golf course are all just minutes away. Dining options are endless with the upscale Short Pump Town Center and all its perimeter shops set down the street. At one end of the development, the Shady Grove YMCA draws hundreds of people every day. A new Recreation Center is under construction across the street. At the other end of the development, the Short Pump Community Center is also under construction.

The suburbs are about families, providing the best for your children and taking advantage of all the amenities at an affordable price. Twin Hickory has all of this and is an attractive option for people relocating to Richmond.

At its best, a home is an extension of a family's personality. For some, the quest for precisely manicured lawns and razor sharp edges between them



The luxurious feel of Grayson Hill (above) is helping to meet the demand for upscale condos and townhomes in Henrico County.

perched lawn is the highest aspiration, a form of genteel elegance that once was the purview of only the wealthiest country squire. For others, nothing more fully expresses filial bliss than an endless array of primary-colored toys strewn about a well-landscaped yard: part playpen, part dog run. For others, an elegantly appointed home, maintenance-free, in a close-knit urban community of like-minded souls is the ideal.

Henrico County has it all and prides itself on being a great place to live, work, and raise a family, with friendly people, an affordable cost of living, great schools, and an ideal location. In an era when neighborhoods have become geographical expressions only, it is nice to know that there are still places you can live and work where you feel connected, not cut off. Stuck within our McMansions, frozen to stone by the Medusan glare of cable TV, desperately seeking connection and solace in interacting chatrooms with people we will never see, we may never even know the people next door. But it doesn't have to be that way. Open your door, meet your neighbors, share your dreams. ■



For an era when neighborhoods have become geographical expressions only, it is nice to know that there are still places you can live and work where you feel connected, not cut off.

Illustration by Mark L. Johnson

HENRICO 37

Uniform Residential Appraisal Report

2025 RELEASE UNDER E.O. 14176

CITY OF BIRMINGHAM APPRAISAL REPORT										File # H0803320			
Property Address: 8737 Old Del. Tracey					City: Birmingham					State: Va.	Zip Code: 23233		
Borough: Rosedale, Virginia					Owner of Public Record: Reed, Frank					County: Henrico			
Legal Description: Lot 16 Block A Section A Country Club Colony					Tax Year: 2008					RE Team #: 7,780,41			
Assessor's Parcel #: 740-735-9162					Map Reference: Henrico 23233					Current Tax:			
Neighborhood Name: West End					Occupant: Owner, Tenant, Vacant					Occupant Assessments \$: N/A			
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe):					Year Assessed \$: N/A					PBI: HU \$: - per year - per month			
Assessment Type: <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Reference Transaction <input type="checkbox"/> Other (describe):					Address: 8737 Old Del. Tracey					Address: 8737 Old Del. Tracey			
Lender/Client: To Be Determined					Address: To Be Determined					Address: To Be Determined			
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No										Address: To Be Determined			
Report this assessment value, offering price(s), and date(s): The subject was listed in January 2007 and sold to the current owner in March 2007.										Address: To Be Determined			
I (the appraiser) did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed:										Address: To Be Determined			
Contract Price \$:		Date of Contract:		Is the property listed in the owner of public records? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Date (Source):						Address: To Be Determined			
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? If Yes, report the total dollar amount and describe the items to be paid:										Address: To Be Determined			
Note: Race and the racial composition of the neighborhood are not appraisal factors.										Address: To Be Determined			
Neighborhood Characteristics					One-Unit Housing Trends					One-Unit Housing		Present Land Use %	
Location: Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural <input type="checkbox"/>	Property Values: <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	Age: <input checked="" type="checkbox"/> 1-10 years <input type="checkbox"/> 11-20 years <input type="checkbox"/> 21-30 years <input type="checkbox"/> 31-40 years <input type="checkbox"/> 41-50 years <input type="checkbox"/> 51-60 years <input type="checkbox"/> 61-70 years <input type="checkbox"/> 71-80 years <input type="checkbox"/> 81-90 years <input type="checkbox"/> 91-100 years <input type="checkbox"/> 101+ years	PRICE: <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	AGE: <input checked="" type="checkbox"/> 1-10 years <input type="checkbox"/> 11-20 years <input type="checkbox"/> 21-30 years <input type="checkbox"/> 31-40 years <input type="checkbox"/> 41-50 years <input type="checkbox"/> 51-60 years <input type="checkbox"/> 61-70 years <input type="checkbox"/> 71-80 years <input type="checkbox"/> 81-90 years <input type="checkbox"/> 91-100 years <input type="checkbox"/> 101+ years	60								
Building: Over 75% <input checked="" type="checkbox"/> 25-50% <input type="checkbox"/> Under 25% <input type="checkbox"/>	Demanded Supply: <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> Surplus	Supply: <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Shortage <input type="checkbox"/> Surplus	Supply: <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Shortage <input type="checkbox"/> Surplus	S: 800000 <input type="checkbox"/> 1M <input type="checkbox"/> 2-4M <input type="checkbox"/> 5-10M <input type="checkbox"/> 11-20M <input type="checkbox"/> 21-50M <input type="checkbox"/> 51-100M <input type="checkbox"/> 101+M		60							
Grade: <input checked="" type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor	Marketing Time: <input checked="" type="checkbox"/> Under 3 mos. <input type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.	Marketing Time: <input checked="" type="checkbox"/> Under 3 mos. <input type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.	Marketing Time: <input checked="" type="checkbox"/> Under 3 mos. <input type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.	400		Low <input checked="" type="checkbox"/> New <input type="checkbox"/> Multi-Family <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Other							
Neighborhood Boundary: The subject's marketing area is generally bounded by Patterson Ave to the north, Parham Road to the east, the James River to the south, and Gloucester County to the west.						2,600 Hect. 60		Commercial <input type="checkbox"/> Residential <input type="checkbox"/> Industrial <input type="checkbox"/> Other					
Neighborhood Description: The subject is located in the prestigious west end. Demand for real estate is consistently some of the highest in the Richmond Metro Area. All amenities are convenient to the area. Major amenities offered by the Downtown Central Business District are within a twenty minute commute. Good quality to excellent quality home comprise the neighborhood.						700 Prod. 20		Other <input type="checkbox"/>					
Market Conditions (including support for the above conclusions): Current market conditions are considered to be favorable at this time. Conventions, FHA and VA loans are typical for this area with sellers contributions to closing being minimal. Supply and demand appears to be in balance. Exposure time is determined to be equal to marketing time.													
Dimensions: See Plat:	Arc0: 1.21 Ar. 4.5	Frontage: <input checked="" type="checkbox"/> Baseline: <input checked="" type="checkbox"/> Rectangular: <input type="checkbox"/>	Depth: <input checked="" type="checkbox"/> Average: <input type="checkbox"/>										
Specific Zoning Classification: R-0										Zoning Description: Single Family Residential			
Arctic Components: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming <input type="checkbox"/> Nonconforming Use										No Zoning <input checked="" type="checkbox"/> Legal (describe):			
Is the highest and best use of subject property as improved (as per prescribed lot plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If No, describe:													
Utilities: Public <input checked="" type="checkbox"/> Other (describe):		Public: Other (describe):		Driveway Improvements - Type:					Public: Private				
Electricity: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Water: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Driveway: Asphalt <input type="checkbox"/> Street: Asphalt <input type="checkbox"/> Other: NonTypical <input type="checkbox"/>									
Gas: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Sanitary Sewer: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No											
FEMA Special Flood Hazard Area: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		FEMA Flood Zone: <input checked="" type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F		FEMA Map #: F					FEMA Map Date:				
Are the utilities and/or improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If No, describe:													
Are there any adverse site conditions or inferior factor requirements, encroachments, environmental conditions, and uses, etc.? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If Yes, describe:													
The site is very well landscaped with mature trees and shrubs. There is an exposed aggregate walk to the circular drive.													
General Description					Foundation					Exterior Description		Materials/Condition	
Units: <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit <input type="checkbox"/> Two or more	Foundation Type: <input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space <input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls: <input checked="" type="checkbox"/> Brick & Block Good <input type="checkbox"/> Fixers <input type="checkbox"/> Painted <input type="checkbox"/> Other	Roofing: <input checked="" type="checkbox"/> Shingle Good <input type="checkbox"/> Fixers <input type="checkbox"/> Painted <input type="checkbox"/> Other	Interior: <input checked="" type="checkbox"/> Drywall/Gypsum <input type="checkbox"/> Gypsum/Unfinished <input type="checkbox"/> Other	Materials/Condition: <input checked="" type="checkbox"/> Fixers <input type="checkbox"/> Painted <input type="checkbox"/> Other	Car/Wall/Cup/Good							
# of Stories: 2.5	Lot Size: <input checked="" type="checkbox"/> 1/2 Acre <input type="checkbox"/> 1/4 Acre <input type="checkbox"/> 1/8 Acre <input type="checkbox"/> 1/16 Acre <input type="checkbox"/> 1/32 Acre <input type="checkbox"/> 1/64 Acre <input type="checkbox"/> 1/128 Acre <input type="checkbox"/> 1/256 Acre <input type="checkbox"/> 1/512 Acre <input type="checkbox"/> 1/1024 Acre <input type="checkbox"/> 1/2048 Acre <input type="checkbox"/> 1/4096 Acre <input type="checkbox"/> 1/8192 Acre <input type="checkbox"/> 1/16384 Acre <input type="checkbox"/> 1/32768 Acre <input type="checkbox"/> 1/65536 Acre <input type="checkbox"/> 1/131072 Acre <input type="checkbox"/> 1/262144 Acre <input type="checkbox"/> 1/524288 Acre <input type="checkbox"/> 1/1048576 Acre <input type="checkbox"/> 1/2097152 Acre <input type="checkbox"/> 1/4194304 Acre <input type="checkbox"/> 1/8388608 Acre <input type="checkbox"/> 1/16777216 Acre <input type="checkbox"/> 1/33554432 Acre <input type="checkbox"/> 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Freddie Mac Form 7B March 2005

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Fannie Mae Form 1004 March 2005

Figure 1004 - 2017 Retail Software by End User (\$M) - 1,800+ Line Items

File No. 805031701 Page #3

Uniform Residential Appraisal Report

File # R003120

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 1,020,000 to \$ 2,000,000.			
FEATURE	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2
Address	9717 Old Del Trace	1001 Middle Quarter Ct	19 Normie Lane
City/State/Zip	Richmond, Va 23253		9130 River Road
Proximity to Subject	0.66 miles SW	0.74 miles NW	0.75 miles E
Sale Price	\$ 1,794,414.00	\$ 1,805,000	\$ 1,962,000
Sale Price Stats Inv. #12	\$ 1,794,414.00	\$ 1,448,914.00	\$ 2,266,734.00
Info. Sources	Public Records, MLS	Public Records, MLS	Public Records, MLS
Verbatim Sources	Visual	Visual	Visual
Value Adjustments	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Reporting	None Known	None Known	None Known
Concessions	Conventional	Conventional	Conventional
Date of Sale/Time	01/02/2007	01/02/2007	01/12/2007
Location	Good	Good	Average
Leased/Fine Simple	Fine Simple	Fine Simple	Fine Simple
Site	Average 1 ac	Average 1 ac	Sub 2 ac + lot
View	Average	Average	Average
Design (Style)	Colonial	Colonial	Contemporary
Quality of Construction	Good/Frame	Sup/Bldck	Sup/Bldck
Actual Age	20 Yrs & Eff	Now	18 Yrs & Eff
Condition	V. Good	New	Good
Above Grade	100 Items	100 Items	100 Items
Rooms/Court	7.1 7 7.5 14.1 5.5 5.2	+12,500 17 7 7.5	13 6 6.6
Gross Living Area	2,289 sq ft	6,800 sq ft	+36,675 4,400 sq ft
Below & Finishes	1,736 Sq.Ft.	None	+50,000 4,400 Sq.Ft.
Rooms Below Grade	Basement	Crawl Space	Basement
Architectural	Good	Good	Good
Heating/Cooling	FW/AC/CD	FW/AC/CD	FW/AC/CD
Exterior Exterior Items	Fully Insulated	Fully Insulated	Fully Insulated
Garage/Carport	2 car Brk Gar	3 Car Att Gar	6,000 3 Car Att Gar
Perch/Patio/Deck	Pch Stn Deck	Cov Stn Deck	+8,000 Pch Deck Pto
		Pool/Gaz Shds	45,000 Pool
Net Adjustment (Total)	+ - - - -	\$ -13,825	+ - - - -
Adjusted Sale Price	Net Ad. 6.0 %	Net Ad. 13.5 %	Net Ad. 14.4 %
Value of Comparable	Group Ad. 17.1 %	1,766,175 Const Ad. 35.4 %	1,700,675 Gross Ad. 37.1 %
I <input type="checkbox"/> do <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain.			1,654,075

My research do did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Sources: Public Records, MLS

My research do did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Sources: Public Records, MLS

Review the results of the research and analysis on the prior sale or transfer history of the subject property and comparable sales (Report additional prior sales in 2007):

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	3/19/2007	No known transfers in the	No known transfers in the	December 2007
Price of Prior Sale/Transfer	\$809,000	past year	past year	\$1,450,000
Date/Condition	Public Records, MLS	Public Records, MLS	Public Records, MLS	Public Records, MLS
Effective Date of Data Sources	March 22, 2008	March 22, 2008	March 22, 2008	March 22, 2008

Analysis of prior sale or transfer history of the subject property and comparable sales: Comparable sale three was a corporate relocation. The relocation company took possession of the property just before it was sold.

Summary of Sales Comparison Approach: See attached section 2a.

Indicated Value by Sales Comparison Approach: \$ 1,725,000

Indicated Value by Sales Comparison Approach: \$ 1,725,000 Cost Approach (if developed): \$ Income Approach (if developed): \$

The Cost Approach and Income Approach to value were deemed not applicable. The Direct Sales Comparison Approach was deemed to yield meaningful results because it directly reflects the actions and motivations of both buyers and sellers.

This appraisal is made as of subject to committee per plan and specifications or the basis of a hypothetical condition that the improvements have been completed. related to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed. subject to the following required assumption based on the extraordinary assumption that the condition or deficiency does not require attention or repair. Final inspection by MG Miller and Associates is required.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,725,000, as of March 18, 2008, which is the date of inspection and the effective date of this appraisal.

Fannie Mae Form 70 March 2005

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Fannie Mae Form 1004 March 2005

Form 1004 — "WinTIGER" appraisal software by a la mode, Inc. — 1-800-4LA-MODE

Uniform Residential Appraisal Report

Fig. 2 ROS33120

Digitized by srujanika@gmail.com

This is a Summary Appraisal Report which is intended to comply with the reporting requirements under Standards Rule 2-2(p) of the Uniform Standards of Professional Appraisal Practice for a Summary Appraisal Report. It requires only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not presented with the report concerning the data, reasoning and analysis is retained in the appraiser's file. The depth of the discussion contained in this report is specific to the needs of the client and for the increased use in the report. The appraiser is not responsible for any unauthorized use of the report.

I certify that, to the best of my knowledge and belief, the objected analysis, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute.

I certify that the use of the report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

As of the effective date of this amendment, Alex J. Urofsky, SRA has completed the continuing education requirements of the Association of the Bar of the City of New York.

FBI 10037-1 Page 4

Uniform Residential Appraisal Report

FBI 10037-1

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property; (2) inspect the neighborhood; (3) inspect each of the comparable sales from at least the street; (4) research, verify, and analyze data from reliable public and/or private sources; and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to this comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparison to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 70 March 2005

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Fannie Mae Form 1004 March 2005

Form 1004 — "WINGSPAN" appraisal software by a4 mode, Inc., 1600 ALAMEDA

Uniform Residential Appraisal Report

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale, or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighbourhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report or present analysis supporting a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

File No. 10037-1201722446

Uniform Residential Appraisal Report

File # R0803120

21. The lender/client may disclose or distribute this appraisal report to the borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, other secondary market participants, data collection or reporting services, professional appraisal organizations, any department, agency, or instrumentality of the United States, and any state, the District of Columbia, or other jurisdiction, without having to obtain the appraiser's or supervisor's consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAYER

Signature 
Name Alex J. Utneak, SRA
Company Name MG Market Valuations
Company Address 5316 Patterson Ave, Richmond, VA 23226
Telephone Number 804-289-9582
Email Address alex@mgmarketval.com
Date of Signature and Report March 25, 2008
Effective Date of Appraisal March 18, 2008
State Certification # 4091.001459
or State License #
or Other (describe) State #
State Virginia
Expiration Date of Certification or License 02/26/2010

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY

Did not inspect subject property
 Did inspect exterior of subject property from street
Date of inspection
 Did inspect interior and exterior of subject property
Date of inspection

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
Date of inspection

Freddie Mac Form 70 March 2005

Page 6 of 6

Fannie Mae Form 1004 March 2005

Form 1004 -- "WATOTAL" appraisal software by i2 Inc. -- 1-800-ALANODE

File # R0803120
 Date 08/12/2016 Page #7

Uniform Residential Appraisal Report

FEATURE	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Address	9717 Old Dell Trlcs Richmond, Va 23233	9606 Craymont Drive Richmond, Va 23223		
Property to be Sold	0.31 acres NE			
Sale Price	\$ 129,500	\$ 129,500	\$ 129,500	\$ 129,500
Sale Price Gross Lst. Amt.	\$ 129,500	\$ 129,500	\$ 129,500	\$ 129,500
Data Source(s)	Public Records, MLS			
Verifying Source(s)	Verif.			
VALUE ADJUSTMENTS				
Sales of Financing	None Known	+(\$1 Adjustment)		
Concessions	Conventional			
Date of Sale/Time	01/12/2007			
Location	Good	Good		
Competitive Simple	Fee Simple	Fee Simple		
Site	Availanc's ag	Availanc		
View	Average	Average		
Design Style	Colonial	Colonial		
Quality of Construction	Good/Fairly	SubBrick	-7,500	
Age/Yrs	20 Years Est	11 Years Est	+10,000	
Condition	V. Good	Good	+10,000	
Above Grade	Int. Bldg. Rad. Ins. Ext. Bldg. Rad. Total Rad. Rad. Total Rad. Rad.			
Room Count	13 7 7.5 12 8 382	+22,500		
Gross Living Area	7,289 Sq.Ft.	\$ 6,009,097	+96,000	30,271
Below & Enclosed	1,738 Sq.Ft. None	+50,000		
Rooms Below Grade	Basements Crawl Space			
Functional Utility	Good	Good		
Heating/Cooling	FW/AC/CE	FW/AC/CE		
Energy Efficient Items	Full Insulated	Full Insulated		
Garage/Carport	2 car Bld. Gar	2 car Bld. Gar		
Extr. Features	Pch. Bld. Deck	Cv. Stp. Deck	+5,000	
Net Adjustment (Total)		\$ 118,500	+(-) - \$	+(-) - \$
Adjusted Sale Price of Comparables	Net Ad. 8.2 %	Net Ad. %	Net Ad. %	Net Ad. %
	Gross Ad. 20.7 %	Gross Ad. %	Gross Ad. %	Gross Ad. %
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (input individual prior sales on page 3).				
ITEM	SUB-EGT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer	01/12/2007	Two known transfers in the		
Price of Prior Sale/Transfer	\$869,000	last year.		
Data Source(s)	Public Records, MLS	Public Records, MLS		
Effective Date of Data Source(s)	March 22, 2008	March 22, 2008		
Analysis of prior sale or transfer history of the subject property and comparable sales.				
SALE HISTORY				
ANALYSIS COMMENTS				
Analysis Comments				

Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005

Form 1004 (AC) — "NATURAL" appraisal software by a la mode, inc — 1-800-ALAMODE

File No. 160803120 Date 08/12/16

Supplemental Addendum

File No. 160803120

NAME	Rond, Frank	STATE	VA
PROPERTY ADDRESS	9717 Old Dixie Trace	ZIP CODE	23233
CITY	Richmond	COUNTY	Henrico
LEADER	To Be Determined		

• URAR : Improvements - Additional Features

No Personal Property Appraised. Extensive trim throughout, marble flooring in foyer, granite countertops, top of the line kitchen appliances, whirlpool tub, steam shower, layered ceilings, B/R bookcases/entertainment centers, electric garage door openers, circular drive that is granite lined, federal style colonial porch.

• URAR : Sales Comparison Analysis - Summary of Sales Comparison Approach

All sales are high end homes in the subject's marketing area. Comp Sale one is a new dwelling transfer from a nearby development of new homes. Demand for this new development is superior to that of the subject's development as reflected in the location adjustment. Comp Sale two is a similar renovated dwelling on a larger site. This sale is located in a similar established development near the subject. It was selected for its basement. This sale also included an adjoining lot that can be sold off separately. The site adjustment reflects the size difference and the additional lot. This adjustment causes the gross adjustments to exceed 25%. Comp sale three is an unrenovated dwelling that is located along a heavily traveled road. The location adjustment was made to reflect the external obsolescence caused by this main road. This adjustment causes the gross adjustments to exceed 25%. Comp sale four is supplied as additional support. This sale is located very close to the subject. This sale lacks a basement. The actual age of this sale is less than the subject, but the subject is totally renovated with a lower effective age. All sales were given adequate consideration when arriving at a final value estimate.

Form YADD — "Virtual TOTAL" appraisal software by a la mode, inc. — 1-800-314-NOVA

Case No. 12-12020-mg Page 18 of 29

Subject Photo Page

Owner	Reed, Frank		
Property Address	9717 Old Dix Trace		
City	Richmond	County	Henrico
Lot/Block	To Be Determined	State	VA Zip Code 23233



Subject Front

9717 Old Dix Trace
Sales Price
Gross Living Area 7,280
Total Rooms 13
Total Bedrooms 7
Total Bathrooms 7.5
Location Good
View Average
Site Average/1 ac
Quality Good/Frame
Age 20 Yrs/3 Eff



Subject Rear



Subject Street

Form PCAP05 SR - "WinTOTAL" appraisal software by a la mode Inc. - 1-800-ALAMODE

Photo 20 Page A10

Photograph Addendum

Client	Reed, Frank		
Property Address	8717 Old Dixie Trace		
City	Richmond	County	Henrico
Zipcode	To Be Determined	State	VA 23161-23233



Side View of Addition



Alternative Rear View of Dwelling

Form DRCPX - "WISHTOTAL" appraisal software by A.I. MODE, INC. - 1-800-ALMOR

08/12/2016 10:21 AM Page #11

Comparable Photo Page

Deed:	Road, Frank
Property Address:	9717 Old Del Trace
City:	Rehoboth
County:	Harrison
State:	VA
Zip Code:	23233



Comparable 1

1001 Middle Quarter Ct	
Dist to Subject:	0.98 miles SW
Sales Price:	1,900,000
Gross Living Area:	6,800
Total Rooms:	14
Total BedRooms:	5
Total Bathrooms:	5.5
Location:	Superior
View:	Average
Site:	Average 1/3 ac.
Quality:	Sub/Brick
Age:	New



Comparable 2

10 Nomas Lane	
Dist to Subject:	0.74 miles NW
Sales Price:	1,960,000
Gross Living Area:	4,400
Total Rooms:	12
Total BedRooms:	7
Total Bathrooms:	7.5
Location:	Good
View:	Average
Site:	Sub2,2nd+1st
Quality:	Equiv/Stucco
Age:	23 Yrs/3 Eff



Comparable 3

9130 River Road	
Dist to Subject:	0.75 miles E
Sales Price:	1,450,000
Gross Living Area:	5,648
Total Rooms:	13
Total BedRooms:	5
Total Bathrooms:	4.5
Location:	Average
View:	Average
Site:	Superior 1.85ac
Quality:	Sub/Brick
Age:	19 Yrs/8 Eff

Form: PDCDXDR — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALMADGE

Exhibit A Page #12

Comparable Photo Page

Owner	Reed, Frank	Property Address	9717 Old Dixie Trace	City	Richmond	County	Henrico	State	VA	Zip Code	23233
Lot	To Be Determined										



Comparable 4

9608 Crofton Drive
Prix to Subject 0.31 miles NE
Sales Price 1,295,000
Gross Living Area 6,000
Total Rooms 12
Total Bedrooms 5
Total Bathrooms 3.5
Location Good
View Average
Size Average
Quality SubBrick
Age 11 Yrs 5 Mo

Comparable 5

Prix to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Size
Quality
Age

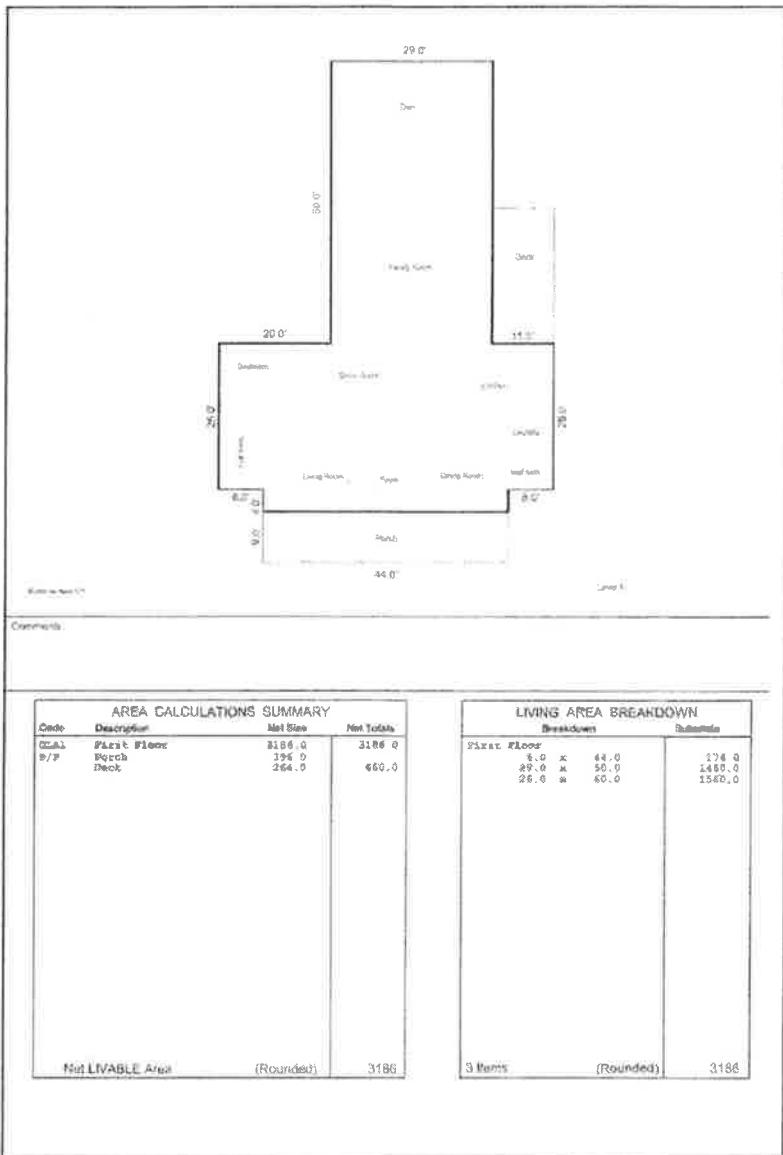
Comparable 6

Prix to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Size
Quality
Age

File No. 86003120 (Page #12)

Building Sketch

Permit	Root, Frank
Project Address	8717 Old Dell Trace
City	Richmond
County	Henrico
State	VA
Zip Code	23233
Lot/Block	To Be Determined



Form SKT.BldgSd ~ "WHTOTAL" appraisal software by a la mode, inc - 1-800-ALAMODE

12-12020-mg Doc 10037-1 Filed 08/12/16 Entered 08/12/16 15:51:08 Exhibit A
 Pg 24 of 29

Building Sketch

Owner:	Rodd, Frank
Property Address:	9717 Old Del Trace
City:	Richmond
State:	County: Hanover
State: Va Zip Code: 23233	
Status: To Be Determined	

Level 2

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA2	Second Floor	3308.0	
2/B	Second Floor	-110.0	3278.0
	Balcony	176.0	
			3278.0

LIVING AREA BREAKDOWN		
Breakdown		Subtotals
Second Floor		
33'0" x 14'0"	4680.0	
24'0" x 11'0"	2592.0	
4'0" x 11'0"	176.0	
10'0" x 11'0"	110.0	
		7568.0
Net LIVABLE Area	(Rounded)	3278
4 Stories	(Rounded)	3278

Form SKTBidSki - "WINGSPAN" appraisal software by a la mode inc - 5/2003/AM/TC

12-12020-mg Doc 10037-1 Filed 08/12/16 Entered 08/12/16 15:51:08 Exhibit A
Pg 25 of 29

Building Sketch

Owner	Reed, Frank
Property Address	9717 Old Dixie Turnpike
City	Richmond
County	Henrico
State	VA
Zip Code	23233
Lot size	
To be Determined	

Level 3

Basement

Comments:

AREA CALCULATIONS SUMMARY

Code	Description	Net Size	Net Total
GLAD	Third Floor	826.5	826.5
BLDG	Basement	1033.0	1033.0
	Garage	703.4	703.4
			1736.4

Net LIVABLE Area (Rounded) **827**

LIVING AREA BREAKDOWN

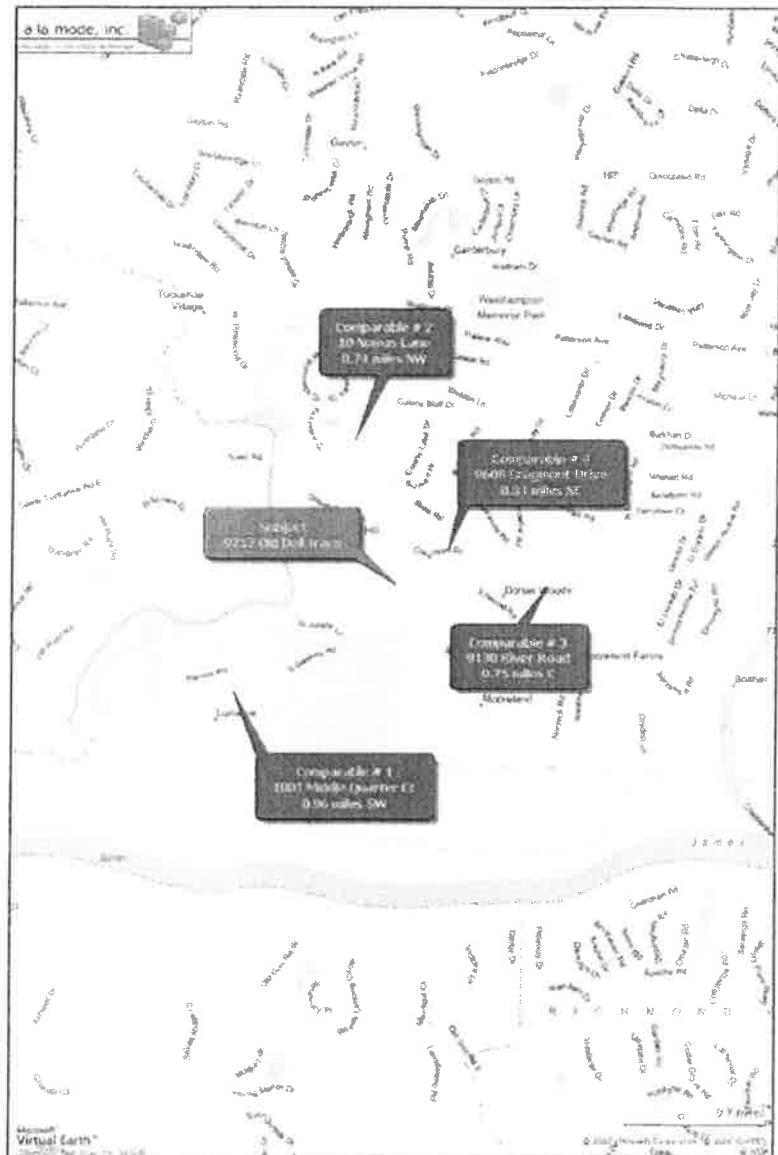
Breakdown	Subtotal
Third Floor	826.5
28' 0" x 28' 0"	784.0
	1610.5

2 Items (Rounded) **827**

Form SKT1000 -- "WinTOTAL" software by a2 mode, inc. -- 1-800-ALAMODE

Location Map

Owner: Robert Frank
Property Address: 9717 Old Dell Trace
City: Richmond
County: Hanover
State: VA Zip Code: 23223
Lot/Suite: To Be Determined



From MAPLOG — "WinTOTAL" appraises software by a la mode, inc. — 1-800-444-0000

Base

Page 1 of 1



COUNTY OF HENRICO - FINANCE DEPARTMENT Address: 4301 E. Parham Rd.
REAL ESTATE ASSESSMENT DIVISION Henrico, VA 23273-2245
Phone: 804 501-4300 Fax: 804 501-5420

Base Information

Parcel ID	740-735-8162	Parcel Address	9717 OLD BELL TROE
State Code	Resid (Urban)	Appraiser	X
Tax Type	Reg Taxable	Neighborhood	1-070
Zone	R-O	Acreage	0
Tax Dist	Regular	Owner (Jan 1)	REED FRANK J III & C A
Magisterial	Tuckahoe	Owner (Cur)	REED FRANK J III & C A
Subdivision	Country Club Colony	Mailing Address	
Section	A		817 MATLACK DR
Block	A		MOORESTOWN NJ
Lot	16	Zip	08057-1443
Map Page #	172	Old Map #	0110050000A 0016
Vision PID #	11896	Pre 1982 Map #	81 A1 34

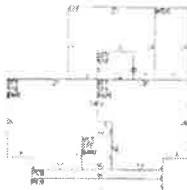
Image



Last Photo Update 02/01/1997

Residential Information

Usecode	210 Res - Subd (1 Fam)	Year Built	1988	Sq Ft Finished Living	4,166
Style	01 Colonial	No. of Stories	2	Finished Attic	0
Grade	AA	Total Rooms	10	Unfinished Living	0
Ext. Walls	02 Composition	Bedrooms	4	Basement	1,736
Roof	02 Wood Shingle	Half Bathrooms	2	Finished Basement	938
Heating	02 Forced Air	Full Bathrooms	5	Barn Type	W Walkout
Air Cond.	01 Yes	Fireplace(s)	3	Basement Garage	2



Land Transfer

Sale Date	Sale Price	Deed Book	Page	Previous Owner	Validity of Sale	# of Parcels
03/30/2007	\$899,000	4315	186	POLLARD MATTHEW E & E L		1

Sketch Details

Code	Desc	Gross	Living
VLT	Vaulted Area	110	0
1FF	1st Fl Finished	2,432	2,432
2FF	2nd Fl Finished	1,734	1,734
BGR	Barn Garage	700	0
BMF	Basement Finished	938	0
BMU	Basement Unfinished	110	0
PCO	Porch Covered	528	0
WDK	Deck	264	0

Current Assessment

Year	Date	Land	Land Use	Improvements	Total
2011	03-10-2011	\$250,000		\$368,400	\$608,400

Land Information

Type	# Units	Unit Type	Sqft	Zone
04	1	LOTS	0	R-O

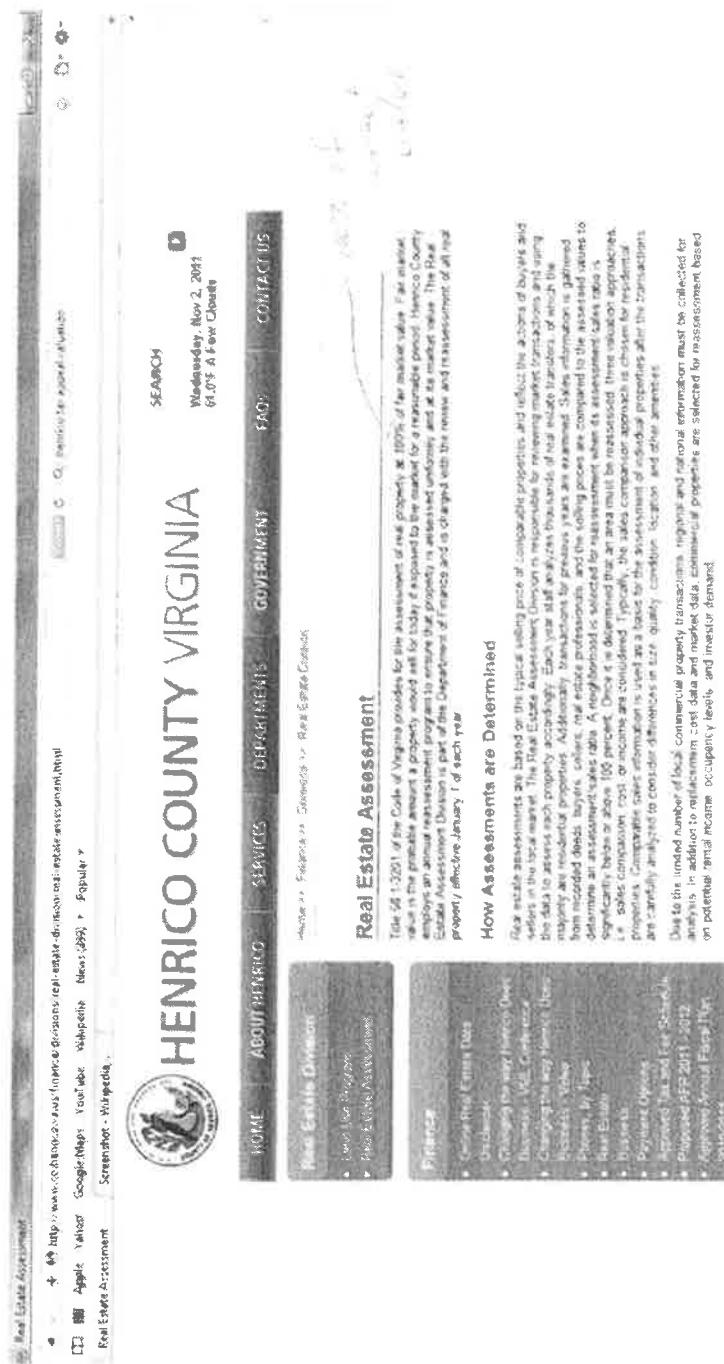
Map

Notes

9-24-2003 Pollard, Matthew E. & Elizabeth L DB 3540-2288 3-30-2007 Reed, Frank J. III & Christina A DB 4315-186

Current Value of Virginia House—methodology for valuation

HISTORICAL PERSPECTIVE ON THE DEVELOPMENT OF THE CONCEPT OF POLYGRAPHY



I declare under penalty of perjury that the foregoing is true and correct.

Executed on March 30th, 2016.

Stevie Watson
Stevie Watson